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NOTES AND QUERIES.

Population of Victoria.—The following return, with which we have been favoured by Mr. William Henry Archer, the Registrar-General of Victoria, may be useful to some of our readers, and will be interesting to all:—

Return showing the Population of Victoria on the 31st December, 1858.

	Males.	Females.	Persons.
Population on 30th September, 1858, exclusive of Chinese immigration <i>via</i> New South Wales	308,983	176,786	485,769
Increase by excess of immigration over emigration (by sea) during the quarter ending 31st December, 1858	1,530	2,116	3,646
Increase by excess of births over deaths during the quarter ending 31st December, 1858	1,396	1,829	3,225
Increase by Chinese <i>via</i> New South Wales during the year	11,538	..	11,538
Totals	323,447	180,731	504,178
Increase during the year	35,726	21,534	57,260

NOTE.—A Chinese protector at Belvoir was appointed on the 19th July, 1858, on account of the great influx of Chinese which had previously taken place; and the immigration from that period to the 31st December amounted to 6,538. The excess of arrivals over departures across the border during the previous six months has been estimated at 5,000.—*Melbourne, Registrar-General's Office, 20th April, 1859.*

First Course of Lectures by the Tooke Professor of Economic Science and Statistics, in King's College, London.—The measures already noticed in former numbers of this Journal* for the raising a memorial to the late Thomas Tooke, have resulted in the foundation in King's College, London, of a "Professorship of Economic Science and Statistics," endowed for ever under suitable statutes; and in the addition to the library of the Statistical Society of a case of select works on Political Economy.

In June last, the Rev. James E. Harold Rogers, M.A., of Magdalen Hall, Oxford, was elected, out of several candidates, as the first Tooke Professor. It is a fundamental condition of the Endowment that at least twenty lectures shall be delivered every year, and that at least ten of these lectures shall be delivered in the evening, so as to allow of the attendance of young men and others engaged in business or other pursuits during the day.

Mr. Rogers' first course of lectures will commence at King's College, Strand, on Monday, 23rd June, 1860, at 7 p.m. The whole of this course

* *Journal of the Statistical Society.*

will be delivered in the evening, on dates to be hereafter stated.* The following is the programme:—

1. Introductory.
2. The Revenue: its sources and kinds.
3. The Revenue of the Norman and earliest Plantagenet Kings.
4. The history of Parliamentary Control till the Revolution of 1688.
5. The Resources and Difficulties of the State in the reign of William III.
6. The Revenue till the accession of George III.
7. The American War.
8. England from 1782 till 1792.
9. The National Debt till the close of the American War.
10. The Suspension of Cash Payments.
11. The Fiscal Policy of Parliament during the War with France, 1792-1815.
12. The relations between Banking and Trading Companies, and the control of Government.
13. The Petition of the London Merchants.
14. The Fiscal Policy of Parliament from 1815 till the Abolition of the Corn Laws.
15. Protection, Bounties, and Reciprocity.
16. The charges of the Debt.
17. The operation of Excise and Customs' Duties.
18. Theories of Direct Taxation.
19. Probable effect of Gold Discoveries on Funded Debts and Fiscal needs.
20. Relation of Population, Civilisation, and Education to industrial power and financial necessities.
21. Comparison of the English Revenue and Expenditure with that of France, Austria, Prussia, Spain, Russia, and the United States.

Mortality in Mines.—The only safe basis for calculations of future probabilities is the experience of the past. No preparation for future events, no caution against possible contingencies, is of any avail unless it is educated by the history of events of the same kind which have previously occurred under somewhat similar circumstances. But the lesson of experience requires a diligent student, who will analyse the conditions under which events occur, and carefully note the variations in the causes and consequents. How melancholy appears the history of the attempts which have been made by the working classes to found institutions upon an imperfect acquaintance with the data of sickness and mortality, when we know that more than two thousand of such societies have broken up, become insolvent, and have left their members without the protection they were intended to form at the very period when the infirmities of age were increasing and help was most urgently required! Founded upon suppositions or arbitrary assumptions, or upon the experience of only a few years of life, the village club or sick box has been an instrument which, although designed in pure philanthropy, has in practice plundered the younger members for the benefit of the old, till those who perhaps were the

* A full Prospectus of the Evening Classes and Lectures at King's College, may be obtained by application to the Secretary, at the Offices of the College, Somerset House.

founders of the society have themselves become aged, but only live to see the society to which they have contributed, and for which they have laboured, hopelessly bankrupt in funds, and forsaken by the junior members, at the period when their savings, if they had been accumulated in a society founded upon true data, would have sheltered their decrepitude. The bitter and terrible experience has usually come to those who could not protect themselves against the consequences of their ignorance. Yet the lesson has not been entirely in vain; the more intelligent and educated of the producing classes are coming to understand that the liabilities of sick clubs and burial clubs increase each year, and that either the average charges upon each member must increase each year to pay the cost of the increasing risk of the sickness or death of himself, or that there must be a very large accumulation of funds during the earlier years of the society which must remain undivided, and must be improved at interest to meet the inevitable increase of sickness and death which will accrue when the younger members grow old.

In the district in which we write, the "annual life boxes" are constructed upon a plan which ignores the natural law of mortality, and seems to take for granted that the present members will never grow old. The expenses of the year being met by the contributions, the funds which ought to be put aside to meet future liabilities are divided amongst the members. From time to time, as some of the subscribers become old and sickly, the box is "reformed," or, in other words, the society is reconstituted, so as to exclude the unfortunate invalid. The parties to this injustice never appear to think that the same fate may come to them hereafter when they grow old. We can quote the testimony of a dozen reliable witnesses to prove that a very large proportion of our aged paupers have been members of ill-constructed sick clubs or life boxes, which, after receiving their savings during many years, have left them utterly without provision when sickness—against the consequences of which they had intended to provide—overtook them.

Meantime, nevertheless, other societies, like the Odd Fellows', have grown up upon a large scale, and have absorbed into their ranks those who were sufficiently educated to perceive the dangers of the plan which had hitherto been pursued. The difficulties which beset the subject were considered—eminent actuaries were consulted—the facts supplied by experience were closely studied; and, after a terrible conflict between prejudice and science, and a struggle, which shook the "Order" to its foundation—tables were constructed, in which the law of sickness was at length expressed with accuracy, which subsequent observations have tested.

Among the persons employed in mining, something more was required than the provision which could be made by the Friendly Societies, and something different from that which an ordinary Life Assurance Company could provide. The pitman is sometimes disabled for life—but is oftener killed. In the former case, he is prevented earning his livelihood in future, and is himself liable to the severest form of destitution; in the latter case, there are too often children and a widow left totally without provision. The problem has been, how to make an arrangement based upon the irrefragable evidence of past experience to meet the necessities of both these cases. The Miners' Provident Association is an effort to do this. We publish to-day a series of tables which have been prepared for that Society, and which are based upon a careful collection of all the facts which are

known to exist, so far as they are believed to have any relation to the matter. It must be remembered that, for the sake of simplicity, a uniform rate of contribution was deemed necessary at all ages, except those below 18 or 21, and the difficulties in the case of casualties are not so great as those which beset the actuary in calculations where the liabilities increase from youth to age. We earnestly entreat the employers and employed carefully to study these tables, and to consider whether it is not possible to find therein some basis for mutual co-operation.

The following, it will be seen, are the tables of the rate of mortality among the whole people compared with that of miners only. They show that while there is an excessive mortality among pitmen compared with other persons, that excess is more than accounted for by the deaths from casualties, and, consequently, that the class of miners actually experience less mortality from what are termed natural causes than other classes. To condense the tables within the limits of our space, the averages of quinquennial periods have been taken, though the tables from which these have been extracted have been calculated for every year in many of the columns. As, moreover, special rates have been suggested for persons under 18 years, some of the figures for the earlier years have not been collected except on points immediately referring to those rates. The excessive mortality among youths employed in coal-pits has been before referred to, and the figures subjoined exhibit its frightful extent. The inferences from the facts and the calculations are published in the hope that they may be scrutinised to the utmost. The most important part of the calculations have been submitted to two members of the Society of Actuaries, from whom suggestions of value have been received. (*See Table, p. 348.*)

In further explanation of these tables, it is necessary to state that the Association for which they were prepared purpose to invest £120 for the widow or family of a miner killed by accident, so as to provide her, during six, eight, or ten years after the casualty, with a weekly stipend, enough "to keep the wolf from the door." It is also proposed to invest on behalf of pitmen permanently disabled by accident a certain sum, to secure an annuity for the rest of life. The sums proposed for investment have been £200, £300, and £400. The amount of annuity purchaseable at each age by this sum is indicated approximately, but is rather in excess, owing to the fact that there are a greater proportion of miners living at an advanced age than the ordinary population. It will be seen that the annuity purchaseable for £300 will provide scarcely more than five shillings a week for a man permanently disabled, between 20 and 30 years of age. The cost per member per annum for each allowance set forth in the table is ascertained by calculating the number of deaths, and the number of disablements that would occur to any large number of men (say 10,000), and dividing the total cost among the total number of members. Thus, if there were 10,000 members at the age of from 10 to 15, there would be a certain loss arising from them if they paid any less contribution than that set down in the table, if the benefits afforded to the members at other ages were granted to them.—*Newcastle Daily Chronicle.*

Age.	Annual Mortality of whole Population, averaged for Five Years, per cent.	Annual Mortality of Miners, average of Five Years, per cent.	Excess of Miners over ordinary Mortality, per cent., Five Years.	Annual Deaths from Accidents in Mines, per cent. of employed.	Proportion of Killed, at each Age, in 100 Deaths.	Total Number Killed at each Age.	Total at each Age, of Colliers employed (by Census of 1851).	Percentage of Colliers employed at each Age.	Cost of £120 at Death, and £200 to Maimed, per Member, annually.	Cost of £120 at Death, and £200 to Maimed, per Member, annually.	Cost of £120 at Death, and £200 to Maimed, per Member, annually.	Value which £200 will purchase as an Annuity at each Age (approximate).	Value which £400 will purchase as an Annuity at each Age (approximate).
10-15	..	..	..	..6521	22	165.0	25,300	11.5	£ s. d. 0 18 11½	£ s. d. 1 0 6½	£ s. d. 1 2 2	£ s. d. ..	£ s. d. ..
15-20	..	1.0325	..	..8533	17	127.5	36,080	16.4	0 10 3	0 11 4	0 12 0	..	..
20-25	.6927	1.0182	.3255	..3382	25	187.5	66,000	30.0	0 9 9¾	0 10 7¾	0 13 6	13 0 0	18 9 4
25-30	.7978	.9288	.1310	..2994					0 8 8½	0 9 5½	0 10 2	13 4 9	18 19 8
30-35	.8617	.8689	.0072	..2897	17	127.5	43,560	19.8	0 8 5	0 9 1½	0 9 10½	15 4 0	20 5 4
35-40	.9418	1.0135	.0717	..2907					0 8 5½	0 9 1¾	0 9 10¾	16 4 9	21 13 0
40-45	1.1645	1.4308	.2663	..3029	11	82.5	26,180	11.9	0 8 6½	0 9 6½	0 10 3½	17 10 9	23 7 8
45-50	1.4663	1.9839	.5176	..3151					0 9 1½	0 9 11½	0 10 8½	19 4 9	25 13 0
50-55	2.0394	2.6419	.6025	..3469	7	52.5	13,860	6.3	0 10 0¾	0 10 11½	0 11 9¾	22 10 0	28 13 4
55-60	2.7884	3.2686	.4802	..3787					0 11 0	0 11 11½	0 12 10½	24 14 0	32 18 8
60-65	4.2731	4.6626	.3895	..6805	1	7.5	9,020	4.1	0 19 9	1 1 5½	1 3 1½	28 9 6	38 12 8
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